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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Trace Eubanks)
Serial No.:	09/758,846) Art Unit: Unknown
·	•) Examiner: Unknow
Filed:	January 11, 2001)
For:	SYSTEM AND METHOD)
	FOR DEFERRING)
	PAYMENTS)
)

INFORMATION DISCLOSURE STATEMENT PURSUANT TO 37 C.F.R. SECTION 1.97

Assistant Commissioner for Patents Washington, D.C. 20231

Dear Sir/Madam:

Pursuant to the Rules of Practice in patent cases, Applicant has not previously conducted a patentability search in the subject invention and is not in the possession of any relevant prior art documentation at this time.

As this Information Disclosure Statement is being submitted before the stipulated three months from the filing date of the application and/or before the mailing of a first Office Action,

it is believed that no fee is required. If a fee is required, please charge Account Number 19-4330.

Respectfully submitted,

Dated:

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By:

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Application Number

TRANSMITTAL FORM			Filing Date	JANUAYR	JANUAYR 11, 2001	
			First Named Inventor	TRACE EL	TRACE EUBANKS	
(to be used for all correspondence after initial filing)		Group Art Unit	UNKNOW	UNKNOWN		
		Examiner Name	UKNOWN	UKNOWN		
Total Number of Pages in This Submission 3		3	Attorney Docket Number	YEART-00	YEART-001A	
ENCLOSURES (check all that apply)						
Fee Transmittal Form Fee Attached Charge Any Additional Fee Required, to Deposit Account No. 19-4330 Amendment/Response After Final Affidavits/declaration(s) Extension of Time Request Express Abandonment Request Information Disclosure Statement Certified Copy of Priority Document(s)		Draw Licen Petiti Acco Petiti Applii Powe Corre Term Smal	ing(s) sing-related Papers on Routing Slip (PTO/SB/69 and impanying Petition on to Convert to a Provisional cation er of Attorney, Revocation, Change of espondence Address inal Disclaimer I Entity Statement eest for Refund	Group Apport Apport Appeals ar Appeal Co (Appeal Not Proprietary Status Letter Additional (please ide	of Appeals and Interferences Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) Proprietary Information Status Letter	
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT						
Firm or Individual Name Signature	or idual Name KIT M. STETINA STETINA BRUNDA GARRED & BRUCKER					
Date	APRIL 17, 2001					
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ATTORNEY DOCKET: YEART-001A Serial No. 09/758,846 Filed January 11, 2001

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